

**Amendments to the Abstract:**

The Abstract below replaces all prior versions of the Abstract in the application:

The invention is a computer-implemented system and method, and a computer-readable medium for use with computer means, that enables portfolio managers to effectively price, on a risk-adjusted basis, any traded or under written-riskedwritten risk vehicle in finance and insurance that haswith a historically-known or computer-generated probability distribution. More importantly, the ~~[[An]]~~ The invention provides ~~[[an]]~~ a universal approach to pricing assets and liabilities ~~[[they]]~~ that are traded on an exchange or d-exchanged-over-the-counter market, markets, or under written-underwritten for direct risk-transfer, even if those assets and liabilities are other whether grouped or segregated, or whose prospective outcomes may alternate between positive or negative values.in value.